

HOME AND PROGRESS



Good
Citizenship

Good
Roads

Good
Schools

Sanitation

Community
Betterment

Town and
Country
Co-operation

Soil
Fertility

Thrift

More Home
Owners

Civic
Pride

Clean
Streets

Children's
Welfare

Published Quarterly
THE FIRST NATIONAL BANK
Champaign, Illinois

He Profits Most Who Covets Profit Least

If it meets a great public need, any industrial enterprise can choose between being a mere business, and a business *institution*.

It can choose between the two kinds of money which can be made in business—the ephemeral kind, or the clean and the lasting kind.

A business can be built in a year, a month, or even a day.

But a business *institution* should command the noblest endeavors of a life time.

A business success, so called, can be compounded of man's lesser, and even his baser abilities.

It can be built by mere energy, or enterprise, or by expedience—or constructed of cunning, and craft, and chicane.

But a business *institution* cannot be created unless it partakes of the spirit as well as the intellect, the soul as well as the body.

A mere business success, so called, measures that success by the amount of money it amasses.

A business *institution* concerns itself, first, not with the amount, but with the *kind* of money which it accumulates.

The one centers its activities upon

the *first* thoughts of the buyer, the other upon his *last* thoughts.

The one deals in immediate *money*, the other in ultimate *good will*.

It is one of the rewards of the *institution* that is pre-occupied with quality, and correspondingly careless of profit, that large profit always follows.

And a still greater reward, that it is a clean profit, which endures long after the other is dead.

The most precious asset that can accrue to any business institution is the pleasant thoughts which people think about it.

When those pleasant thoughts, multiplied many million times, have crystalized into a deep-rooted conviction, then a spirit has been added to the body—the mere business has become a business *institution*.

Upon those who direct its destinies, only one necessity, only one duty, devolves forever after.

Let them see to it that they do not lapse, even in thought, from their high purpose of keeping faith.

Let them take care that they continue to be worthy of the precious trust reposed in them.

HOME AND PROGRESS

Published Quarterly by

THE FIRST NATIONAL BANK

(The Harris Bank)

"Where there is no vision the people perish"

In My Neighbor's Prosperity Lies My Security

VOL. V No. 3

CHAMPAIGN, ILLINOIS

SEPTEMBER 1920

Farm Loans

THIS part of Illinois has been in the past largely dependent upon the life insurance companies for the money or credit with which to finance its farm purchases. Because of the stable value of our land, and the certainty of its productivity, the rate of interest charged has been until of late years, lower than has prevailed upon any other form of mortgage loan excepting possibly those secured upon what is known as central business property in the larger cities.

The stupendous movement in farm lands which prevailed during the year 1919, coming to an apex with the March first settlements of 1920, with selling prices enhanced to a figure never before known, engaged such enormous sums that the supply was to all practical purposes exhausted, and more, in that monies ordinarily reserved for commercial needs, the carrying of crops—facilitating merchandising, and for transportation, were diverted to the farm loan field. This produced a situation now existent, of a dearth of money for farm loans with the probability that during the coming year there will not be enough to nearly fill all the demand—due to the unusual scarcity of credit all over the world caused by the war and its after effects, there have been thrown upon the market securities of the highest class—bonds and stocks of unques-

tioned merit, at prices that return to the purchaser a much higher rate than would a farm mortgage. In consequence the investor who ordinarily would take farm loans is out of the market for that class of obligation and the supply is still further depleted.

In competition with the farm owner desiring to finance his purchase is the government of the U. S. issuing its notes carrying from $5\frac{1}{2}\%$ to 6% free of all local tax and income tax and in addition thereto are the various state and municipal corporations—counties, townships, school districts, and cities putting out their bonds at rates yielding from 5% and up, the interest on which is free from both income and surtax. The competition is therefore most keen and the prospect for the negotiating of farm loans is not at all encouraging. We feel that our friends should be informed regarding the possibilities and suggest that they should make their arrangements for maturing loans as early as possible and to those who may be contemplating the acquiring of land where the use of borrowed money is required, we would say that by all means before entering into a contract for the purchase it would be the better part of wisdom to have a definite agreement with some responsible lending agency for the money to be borrowed.

—SAVE—

EVERY year many young doctors in our large cities suffer actual privation while waiting for their first patients; some are forced sooner or later to abandon their profession entirely. Yet in country districts the need for doctors is sometimes so great that communities offer to buy instruments, office furniture and automobiles for young physicians who will settle there permanently. No one has much use for a man who is afraid of competition, but it is deplorable that any community should suffer because it cannot get a

good doctor; and although the city pays larger fees, the country gives the doctor a place in the community that few city doctors ever attain.

—SAVE—

Lee G. Johnston, the President of the Savoy Grain & Coal Co., does some farming too—

He sold the corn from 117 acres, 66 bushels per acre at \$1.82 or \$120.12 gross return an acre.

Phosphate was used as a fertilizer and some good farming in addition.

U. of I.—You of Illinois

THE new president of the University, David Kinley, has a job on his hands that will call into play all the resources of his unusual and capable mind. Problems never before existing will have to be solved and he alone cannot. The future of the greatest state University is in the balance, it is being endangered in its usefulness by the restrictions of the provision made for its support at a time when the conditions of operating were far different than those obtaining now. With young men and women flocking from all over the state to avail themselves of their right to the education to which they were pledged by Illinois, in numbers far exceeding that of any former year, with faculties reduced in numbers and disorganized by changes—with housing problems seemingly impossible of solution, the time has come when *You of Illinois* should in honor to yourself and in justice to your sons and daughters do the thing that will bring about the relief that is needed. This you *can* do, inform your senator, your representative that it is your wish as a citizen that the University shall have the support to which it is entitled, thro the establishing of the mill tax for its maintenance and also enough additional appropriation to provide for the needed apparatus, libraries and buildings to properly carry on the vital work for the betterment of mankind, which has been either discontinued or slowed up, because of lack of funds with which to do. The University is the greatest single asset of the people of the state. It is not only engaged in developing better citizens but it is, thro its many departments, bringing about means for better living—enhancing the scale of crop production—causing the utilization of the natural resources, discovering new economies, and aiding all branches of manufacturing and production thro its scientific demonstrations of fuel conservation.

The war taught in no uncertain way that the laboratory of the scientist is the essential to human progress.

The University was and is the heart of the highest type of creative effort and it is due, that *You of Illinois* do not permit the work to be deterred or the enthusiasm of its workers chilled.

— SAVE —

Much credit is reflected upon the optimist for his splendid “forgettery” as to slights and abuses. The pessimist’s “remembrancer” works overtime.

A Tribute to the Stockman

By H. W. MUMFORD,
Professor of Animal Husbandry,
University of Illinois.

Behold the Stockman! Artist and Artisan.
He may be polished, or a diamond in the rough—but always a gem.

Whose devotion to his animals is second only to his love of God and family.

Whose gripping affection is tempered only by his inborn sense of the true proportion of things.

Who cheerfully braves personal discomfort to make sure his live stock suffer not.

To him there is rhythm in the clatter of the horse’s hoof, music in the bleating of the sheep and in the lowing of the herd.

His approaching footsteps call forth the affectionate whinny of recognition.

His calm, well-modulated voice inspires confidence and wins affection.

His coming is greeted with demonstrations of pleasure, and his going with evident disappointment.

Who sees something more in cows than the drudgery of milking, more in swine than the grunt and squeal, more in the horse than the patient servant, and more in sheep than the golden hoof.

Herdsmen, shepherd, groom—yes, and more. Broad-minded, big-hearted, whole-souled; whose life and character linger long after the cordial greeting is stilled and the hearty handshake is but a memory; whose silent influence forever lives. May his kind multiply and replenish the earth.

— SAVE —

Courage

COURAGE does not mean daring. A man may dare to do many things and yet lack courage. Daring is inspired and backed up by a spirit of brag and bluff. Courage is a sustaining spirit of force. Its possession endows a man with the quiet, unassuming, cheerful, gentle, patient, but withal forceful persistency to successfully compete with all adversities, of whatever nature.

This is true courage and is characteristic of the real man everywhere; in war or peace, amid the clash of arms on the sanguinary battlefield, or the peaceful activities and competition of business, the man possessed of it wherever he may be, is a genuine hero.

What About Corn

IT would be a fine thing for Champaign county if its millions of bushels of corn could be marketed so that the producers could net \$2.00 per bushel. Debts could be paid off, houses built, roads improved, automobiles bought and so many other things done that we can hardly imagine all that would follow the golden stream—but why live in the past—the \$2.00 price was based upon an abnormal condition—in other words the war, and the acute demand of all peoples for food. The starving millions of Europe were clamoring for any product that would keep them from starvation and the mixed flour of war time was as acceptable then as manna from heaven. Times have changed however, the agriculturists of England, France and Italy are again at work—the seas are open and free to the transporting of foods from Australia and South America to Europe.

The supply of credit freely furnished by our country to the Allies has been curtailed so that with the terrific slump in the purchasing power of their currencies they are not able to buy as they once did when we were sending to them fleets of ships loaded with our corn, wheat and meats, to be settled for only with their promises to pay. We are now producing for a market almost entirely within our borders and with a consumption much decreased, due to the prohibition of the manufacture of whiskey which absorbed a very considerable percentage of the corn crop. Then too, the South which not so many years ago depended in large measure upon the corn lands of the middle west for its supplies of that product has thro its experience in the diversification of crops become a factor in the market, having devoted thousands of its fertile acres to corn that were formerly in cotton. The ravages of the boll weevil forced the southern planter to become a corn farmer and the result has been his enrichment and the cutting off of a profitable market to the northerner. These are factors which may have a bearing upon the price our Champaign county farmers may receive for their corn and it may be worth while to consider whether it is wisdom to hold the crop in the expectation of a figure based upon the peculiar circumstances that come from the necessities of the peoples of the world and not upon the normal law of supply and demand.

—SAVE—

The optimist leads—the pessimist lags.

Why The Farmers Want a State Police

THE open country of Illinois in which farm families live; the small villages within which are located business houses, banks, churches, schools and many homes, all essential and contributing to the open country life; the smaller cities wherein are varied industries, all need the steadying, sobering, protective influence of a State Police Force.

Daily expression of this need is seen in any study of the record of lawless and criminal acts committed, with little fear on the part of the perpetrator and little hope on the part of the victim, that apprehension and conviction will follow.

Roads and rapid transit extend the operations of the criminal who harbors in the jungles of the cities. The banks and business houses of the towns and villages yield him tribute annually many times greater than the cost of an efficient State Police System.

Let us determine to pay the tribute to lawlessness no longer; let us agree to pay the legitimate cost of efficient law enforcement.

—SAVE—

Couldn't be Done—So He Did it

Somebody said that it couldn't be done,

But he with a chuckle, replied,

That "Maybe it couldn't," but he would be one
Who wouldn't say so 'til he tried.

So he buckled right in, with the trace of a grin

On his face. If he worried, he hid it,

He started to sing as he tackled the thing

That couldn't be done—and he did it.

Somebody scoffed: "Oh, you'll never do that,

At least no one ever had done it."

But he took off his coat, and he took off his hat,

And the first thing we knew, he'd begun it:

With the lift of his chin and a bit of a grin,

Without any doubting or quit it,

He started to sing, as he tackled the thing

That couldn't be done—and he did it.

There are thousands to tell you it cannot be
done,

There are thousands to prophecy failure,

There are thousands to point out to you, one
by one,

The dangers that wait to assail you.

But just buckle in with a bit of a grin,

Then take off your coat and go to it.

Just start in to sing as you tackle the thing

That cannot be done—and you'll do it.

—Herbert Guest.

Two Hundred Ninety-eight Afflicted

WE are now living on the average ten years longer than our great-grandfathers because of an increased knowledge and improved practice in health matters. One of the diseases which quite recently began to be controlled is tuberculosis.

A generation ago when one was told by their physician that they had tuberculosis, or as it is commonly called consumption, they took it as their death warrant and usually died promptly. However there were some exceptions. One of these was Dr. Edward Livingston Trudeau, a practicing physician who fell a victim to the malady. He moved to the Adirondack Mountains, lived and slept in the open, conserved his energy and ate freely of nourishing food. Instead of dying he lived to old age and gradually developed an open air treatment for tuberculosis. As his strength returned, being a physician, he began to concern himself with the cure of others.

At first the statements of Dr. Trudeau and of his patients attracted little attention, being considered one more of the many disappointing hopes held out to the victims of the White Plague. However the cured patients, like the man who was born blind but had his sight restored, knew what had happened to them and became enthusiastic advocates of the open air treatment. Like a slowly rising but irresistible tide this army of saved human beings finally swept every thing before them and for nearly twenty years the efficiency of this open air method of treating tuberculosis has been generally recognized.

The number of patients coming to Dr. Trudeau increased rapidly. Facilities for housing them and providing proper conditions for their treatment were lacking and the result was the construction of a number of buildings which, taken together, were called a sanatorium. The first of the open air sanatoria was at Saranac Lake, New York, but they have now spread over the whole United States. Each of them is like a light-house, a center of hope to those attacked by this malady which so recently had been generally considered hopeless.

In 1909, the Supervisors of Ontario County, New York, did an unheard of thing by appropriating \$40,000 for the building of a County Tuberculosis Sanatorium, entirely separated from its County Farm. Many predicted that no one would enter it when built but before it was finished the list of anxious patients was

too long for all to be accommodated and it has been filled and helpful ever since. Recognizing the value of this innovation other counties followed until now nearly all of the counties in that state have Sanatoria. The movement spread to other states and in 1915 the Illinois Legislature enacted the law which provides that when any county at an election votes to build a Tuberculosis Sanatorium it is mandatory on the Supervisors to proceed with the matter.

Under the provisions of this law Champaign County, in November 1916, decided for a sanatorium by a majority of over two to one, the proposition carrying in all but 7 of the 57 voting precincts. Before matters had progressed far the war came. Following the instructions of the law the Board of Supervisors appointed a Board of Directors for the Sanatorium consisting of Dr. C. B. Johnson, Prof. S. A. Forbes and Commissioner Jas. P. Boland. A survey of the amount and distribution of tuberculosis in the County has been made, a site for the Sanatorium has been purchased and an architect has prepared drawings and estimates for the construction of the necessary first unit of the Sanatorium.

The survey of Champaign County showed that on an average 43 persons die each year of tuberculosis. When it is remembered that practically all of these lives could have been saved if the disease had been properly treated in its early stages the need of better service is evident. When it is realized that there are now 298 known cases of tuberculosis in this county and that at least 6000 other persons are coming into close contact with the present cases with the practical certainty that many of them will later contract the disease unless provision is made for proper treatment it is evident that something should be done and done quickly.

The Sanatorium will help this situation in two distinct ways. Where the patient comes to the sanatorium and carefully follows the treatment in the early stages of the disease, cure is practically certain. The more advanced the case at the time of entry the less certain the cure and in extreme cases all that can be expected is that the patient will be made comfortable. However all of the patients are taught to so care for themselves and their excretions as not to be a source of danger to themselves or their associates. Oddly enough in a well managed sanatorium filled with tuberculosis people one is in less

danger of contracting tuberculosis than when attending an ordinary public meeting.

At the election in 1916 Champaign was one of seven counties which voted to construct Tuberculosis Sanatoria. While the war delayed construction in all counties the LaSalle County Sanatorium at Ottawa and Fairview Sanatorium at Bloomington have been in operation for some months. The Morgan County Sanatorium at Jacksonville is rapidly nearing completion and it is expected that the DeKalb County Sanatorium will be opened in a very short time. The plans for the Livingston County Sanatorium, to be located at Pontiac and the Tazewell County Sanatorium to be located at Mackinaw have been favorably acted upon by the State Department of Health.

While Champaign County has already purchased a site the Board of Supervisors have not yet accepted the plans for the building nor have they levied a tax to provide for its construction. The failure to do this has resulted in this county being the last to get started of the seven counties which originally voted for sanatoria. Since that time some forty counties have voted to construct sanatoria and are proceeding with the work. Plans for the local Sanatorium have been prepared by a local architect in consultation with an expert in this field provided by the State Department of Health, and these carefully considered plans will be presented to the Board of Supervisors at their coming meeting in September.

This humanitarian movement for the care of those ill of the White Plague has already been too long delayed and if the citizens will express to their Supervisor the interest which they naturally feel in this undertaking to save the 298 citizens of the county who are now suffering from tuberculosis as well as to stop the spread of this disease among the people, the September meeting of the Board of Supervisors will mark the real beginning of the Champaign County Tuberculosis Sanatorium.

HARRY ALEXIS HARDING.

— SAVE —

Capitalism and State Control of Capital

ARE YOU A CAPITALIST?

YOU are a savings-bank depositor, or a holder of an insurance policy. That means that you have saved money. Did saving involve a sacrifice? Did you, in order to save, give up what you very much desired and even thought you had a right to buy? Did you ever give up something that you had

hoped to buy for those who are dear to you in order that you might save the insurance money, or make a savings-bank deposit? Did the payment on a Liberty Loan bond or an insurance premium, or on a savings-bank account ever come hard? If so, you know what saving means. If you have lent money to the government, if you have placed money in a savings-bank, if you have paid premiums on a life insurance policy, you are a capitalist—not a make-believe or imaginary capitalist, but an actual capitalist whose capital is furnishing a part of what is called "capitalism."

WHAT IS A CAPITALIST?

You know that more food can be produced, more clothes made, more houses built, with tools and machinery and the means of conveyance like wagons, trucks, and railroads, than without these assistances for labor. These things are capital, and if you are a capitalist you own some of them. Capital is nothing but the product of the past saved and devoted to the assistance and production of the present and future. You know very well that if you have saved a hundred dollars out of your earnings and have loaned or invested that saving, you have never had the satisfaction of spending that money. It was yours to spend; but you did not spend it. If the earnings that you have saved are to do you any good, you must put them to use; and you have a right to decide whether you shall now spend them and get the satisfaction you previously earned, or shall lend to someone else that power of getting satisfaction. If you choose to spend them, you may now enjoy the fruits of your past labor; and any interference with that right is robbing you of your wages, for wages that may not be spent are not real wages. If, on the other hand, you choose not to spend them, but to lend to someone else, any interference with your right to demand the return of them by the borrower is equally robbing you of your wages. It is true that capital is the product of labor—for no capital could exist unless someone consumed less than he produced. The fact that the capital exists shows that the labor which produced it has not consumed what it earned. To possess such unconsumed earnings is to be a capitalist. If one possesses them honestly, one is an honest capitalist; if one possesses them dishonestly, one is a dishonest capitalist.—Exchange.

— SAVE —

The challenge of persistency is eagerly met by the optimist. The pessimist gets cold feet.

Which Answer, C

CHAMPAIGN COUNTY stands at the parting of the ways.

It is rich and prosperous. Its land is the most fertile in the United States. Its citizenship is stalwart. They have called the county a garden spot—and it is.

Yes, Champaign county has been given much. Little has been asked in return. But the inevitable consequence of riches is responsibility. Champaign county is rich. It has a great responsibility today.

That responsibility is to make sure that its people have every opportunity to live and enjoy their prosperity—that fewer babies die—that mothers-to-be are attended with every care—that suffering is relieved and pain banished.

In short, that every resident of the county, rich or poor, shall have every advantage when disease or accident overtakes him.

The only way to do this is to provide adequate hospital facilities for our people. Our richest may hurry to high-priced institutions in Chicago, Rochester, even New York. But the health, and often the life, of most of us depends on the kind of care and facilities which we may find right here at home.

Today the hospital facilities of the county fall far behind the size and standards required by a community of our population. At any time a sudden attack of disease may choke our hospitals. The recovery of those who are dear to us may be postponed—their death, perhaps, may result—because the county was not equipped as it should be.

There are men and women in the county who are trying to change this condition—conscientious men and women, who are giving generously of their own time as well as money. Because of their devoted interest the county has the opportunity of obtaining the hospital facilities that it requires—that it must have if it is the community it boasts of being.

There are three projects. In Urbana a bequest has made possible the establishing of a memorial sanatorium, which will fill a need but not conflict with other institutions. In the city of Champaign a religious denomination that has always realized the responsibility for the care of the body as well as the soul, plans to establish a hospital. Its success may be predicted and is to be rejoiced in.

But this will not provide the hospital accommodations our great county requires. Champaign has a public hospital—founded it is true, by a private person and practically maintained for many years through private gifts—ready to serve the public but asking little of it—but actually and literally turned over to the people now, with a generous gift of \$100,000, to follow those gifts which have preceded it.

That hospital is the Burnham hospital. Hampered by lack of funds—with little support from the public—for years it has done its work wonderfully, considering the public indifference to whether the county had a hospital or not. Just what we would have done without it all these years is a question. There were critics, of course, understanding naught of the principles of hospital administration—ignorant that

Champaign County?

all hospitals are unable to sustain themselves by the returns from patients and often criticizing rates far lower than other hospitals in the state—and doing nothing to help!

Now the hospital must be enlarged and equipped to be able to serve our community. Unless this is done, even if these other projects are successful, the county will not have the hospital accommodations, the care, which its population of 60,000 requires.

Today \$175,000 is being asked to enable Burnham hospital to become an institution worthy of this great county. The answer to this call will be the test of our people.

Danville has raised over \$300,000 in ten days for a Young Women's Christian Association. Two great hospitals serve Vermilion county. Decatur recently completed a half million dollar drive for an endowment for Millikin university. Champaign county has never been asked for such aid for the great state university which educates its sons and daughters. Yet we are prone to believe that these and other neighboring counties fall below us in the standards of their citizenship—in their public spirit—in the sense of civic duty!

It is the test—the acid test—of Champaign county. Its people may go their way selfishly, evading their responsibility, trusting that sickness and accident will not come into their own households and indifferent to the welfare of their neighbors. They may do this and the county will steadily lag behind its neighbors.

They may go this narrow way, for their failure to help fishing up excuses, which in their souls they know is merely camouflaging their desire to evade their responsibility—their utter lack of public spirit—their attitude of take all and give nothing.

Or each one of us may say:

“I am a citizen of a great county, which God has blessed with abundant fields and happy homes, where our children can grow up strong and virile. I am grateful for what this county has done for me and mine. I believe the county is entitled to the best of everything. I know that adequate hospital facilities will mean happier and longer lives for all of us, may even save my own loved ones. I am going to do my part toward the Burnham hospital that I may show that I realize my duty and that I may with truth stand up and declare that Champaign county is the best county of all and that I am helping to make this true.”

What answer is Champaign county going to make?

Is it going its narrow way indifferently, smug and complacent for the prosperity which literally has been wished on it by nature, heedless of its solemn duty to its sufferers, present and future, even if they happen to be members of its own family?

Is it going to give the state an example of the highest type of conscientious citizenship by making Burnham, its public hospital, worthy of the county?

Which?

Scarce Money

IS money scarce? It is, there is no argument about that but why is not so simple to illustrate. In the first place by money is not meant cash, the bills and silver and gold but the credit based upon the wealth of the country—the lands, the ships—merchandise—crops, and all the forms which property takes. There was a time during the war when the foundation of credit was lost sight of or possibly we could say overlooked and all agencies—governmental—and corporate went ahead issuing promises to pay in the form of bonds and notes without regard because it was not a time when cost or the ultimate result could be considered. Just as an individual on a spree of extravagance buys everything he desires as long as it can be charged. Within the past year a halt was called upon the “pay you sometime” plan and an endeavour was made and is now in process of getting on a basis which will in time be a “pay as you go” method. This began thro the announced policy of the Federal Reserve Board, the organization of the government made up of men of superior business foresight who determine the functioning of the Federal Reserve Banks—these institutions are twelve in number and are established to furnish credit at times and in districts where needed and their operations have kept the country from serious financial disturbance thro the after war period. By increasing the rate charged for money and restricting its use for speculative purposes, the enormous sums employed in unnecessary lines were cut off in a measure and as time goes on further benefit will accrue.

The general condition was improving under this policy but grave industrial problems complicated the situation—the railroads were in such bad shape that they were unable to transport the commodities of the factory and the farm, with rolling stock and equipment in deplorable condition insufficient to handle the increased burden caused by the resumption of business, the terminals in the larger cities became congested. With such handicaps came the switchmens’ strike, paralyzing the effort then being made to expedite traffic, with a resulting snarl that is even now untangled; then came the recent coal strike causing the closing down of hundreds of factories and checking the production so needed to remedy the cost of living.

Now this existing state of affairs bears di-

rectly upon the scarcity of credit in this wise—The merchant having bought a car of merchandise for which he pays say \$10,000.00 upon its shipment, finds that the car has been sidetracked. It stays there weeks—possibly months. He needs the goods to sell in order that he may have his capital back, with which to buy other goods so that he may keep his store in operation. He buys at a nearer market in smaller quantity borrowing to make payment. In so doing he uses twice the credit or loans he would ordinarily require. The grain dealer buys of the farmer his wheat or corn. This is shipped—side tracked. The value tied up until it may reach destination—weeks or months ahead. Consequently if other grain is to be bought more credit must be obtained. This, applying to all kinds of business means that billions of credit capital are now unnecessarily tied up due to crippled railway service caused by the railroad companies poor credit, the strikes of their employees and the general lack of putting things through that prevails.

Another feature affecting the credit supply is the absorption of billions by the government itself. If money is loaned to the government that money cannot be loaned for other purposes and some concerns or some persons must go without the assistance to which they would ordinarily be entitled. Further the tying up of capital in lands caused a dearth of credit for other forms of investment and for commercial purposes to a degree hardly appreciated by those who do not keep in touch with the supply of credit.

There will be a change for the better in conditions in the not distant future, or when the crops held over from last season and those now coming on are marketed and the money in payment comes—this will be providing the railroads can do their part in getting these crops to the consumer.

The key to the situation is transportation and the producer and the consumer will suffer until the railroads are supported by the will of the people that good service be given and this can be given only thro the active cooperation of the employees and the willingness on the part of the people to permit the railroads to do business on a fair basis—any other condition will throw the burden upon you.

— SAVE —

“Efficiency” is the high aim of the optimist. What’s the difference, how hard I work—nobody appreciates it,” says the pessimist.

How About It?

IT is reported of the father of David Livingstone, the great missionary and explorer, that, having filled his pipe one day, he was about to light it when the boy David remarked that he had just heard at the store that the tax on tobacco had been raised a penny a pound. Without a word the father took the unlighted pipe from his mouth and set it on the mantel. He never smoked again. The family of Livingstone was poor. Even a bawbee counted, and there were both intelligence and honesty enough to keep luxuries separate from the necessities.

A man cannot help wondering what the stern old Scotchman would have said of the little bill of particulars that Secretary Houston of the Treasury Department has offered in the case of the American people *versus* the high cost of living. Since the figures were collected by Treasury experts from tax returns and other reports required by the government, they can be regarded as at least conservative, and probably as understating the facts.

For candy we are spending in a year, \$1,000,000,000; for chewing gum, \$50,000,000; for cigarettes, \$800,000,000; for "soft drinks," including soda and ice cream, \$350,000,000; for perfumery and cosmetics, \$750,000,000; for cigars, \$510,000,000; for tobacco and snuff, \$800,000,000; for furs, \$300,000,000; for carpets and luxurious clothing, \$1,500,000,000; for automobiles, \$2,000,000,000; and for pianos, organs and phonographs, \$250,000,000.

There will of course be a difference of opinion whether all of the items mentioned should be classed as luxuries, but there is no question that some of them belong wholly in that class, and others in part. Nor does the charge of extravagance that the figures bring rest wholly on the rich or even on the moderately well-to-do. It is an indictment of all of us as a people—in spite of Burke's aphorism.

There is another aspect of the matter, not so conspicuous but quite as important: it is not only the money that we spend for luxuries that is lost to thrift and national strength and usefulness; it is the great number of men and women whom the business of making luxuries withdraws from more useful work. People who are employed in making things that do not contribute either to the mental, or to the moral, or to the physical welfare of the race are as much a burden on the real producers as a standing army is. We shall have cheaper living when more of us go to doing useful work.

Fathers, Make Companions of your Boys

ONE of the best men I ever knew gave to this country three splendid sons, loyal, capable, and conscientious. I once asked him how he managed to do it. He said: "I have always made my boys my companions." In the intimate comradeship of father and son there arose the occasion to teach the boys what it is to be a really fine American and a Christian gentleman. The father's wise procedure made three eminent citizens of his sons.

The strength of a nation lies in its spiritual forces, not in its material gains, and the great agencies that conserve spiritual ideals are the home, the church and the school. Unfortunately, the home, where most of this should be done, really does the least. All parents holding love for children and country will endeavor to perform their most important duty of maintaining and imparting high ideals, for in the coming days as never before we must give intelligent guidance to our children.

My own father, after church, on Sunday afternoons, often accompanied his three boys to the mountains or forests. There in the cool and silence he gave us many suggestions that have ripened into inestimable good in the years that have come and gone since he can no longer walk with us. We do not see him but we do feel his presence and gratefully follow his fine teachings.

I urge all fathers to have personal and intimate converse with their sons, and this can be done from the time they are tiny fellows. Impress lofty ideals of duty to God and country. Teach the value of the great cardinal virtues of courtesy, reliability and humility, without which life is a mockery.—By Martin G. Brumbaugh, Governor of Pennsylvania.

—SAVE—

How to Succeed

If you stop to find out what wages will be
And how they will clothe and feed you,
Willie, my son, don't you go on the Sea,
For the Sea will never need you.

If you ask for the reason of every command
And argue with people about you,
Willie, my son, don't you go on the Land,
For the Land will be better without you.

If you stop to consider the work you have done
And to boast what your labor is worth, dear,
Angels may come for you, Willie, my son.

But you'll never be wanted on Earth, dear.

—Rudyard Kipling.

The Railways

THE railways do not now give the public good service. Whom shall we blame? If any man or group of men can be held responsible for existing conditions, and can be forced to amend them, by all means let us set about bringing the reform to pass.

Really, is anyone to blame for the deplorable condition of railway transportation today? Or, if there is blame, does it not rest upon a generation of politicians that has passed off the stage? The inefficiency of the railways is not a thing of today or of yesterday. It began before the war. Twenty years ago there was a widespread and determined assault on the railway companies that produced repressive laws and adverse public sentiment. That assault also discredited railway securities and made raising money for improvements, extensions and equipment impossible except at rates of interest that seemed extortionate and that alarmed directors. So the improvements were not made.

The result was inevitable. At the beginning of the war the roads were barely able to do the ordinary normal amount of business that came to them. When the enormous additional traffic caused by the war was thrown on them they virtually collapsed. Then the government took them over. By assuming all the privileges that at the demand of politicians Congress had denied to the companies the administration managed to get along somehow. It cannot be put more strongly than that. The service was not satisfactory to shippers, to merchants, to passengers, or to the public generally. But frankness compels us to say that the physical condition of the roads rendered satisfactory service impossible, even if the administration had not made a single mistake. We may be thankful that it was as good as it was and grant that most of the shortcomings would have been inevitable in any case.

One of the things that the government could not do was to improve the general state of the roads while the traffic burden was so great. More was required of the roads at all times than they could perform. In fact, they could not be kept even in as good condition as they were in when the government took them. Their condition was worse when they were returned to their owners than it was in 1914, and it is worse now than it was when they were returned.

So, if we must go back two decades to find scapegoats, it is not worth while. It will do

no good to blame the present managers of the railways or the government for failures that they could not avoid, or—most futile of all—the dead-and-gone politicians of the last century who made the present conditions inevitable by their well-intentioned but disastrous measures. The duty of the hour is to keep cool, accept with such patience as we can command the service that the companies can render and hope always that the era of efficient transportation may soon begin.

— SAVE —

The Right to Strike

IT has been said with a great deal of truth that almost everyone in these troubled times is thinking and talking about his "rights" and paying no attention whatever to his duties and his obligations. Of course every citizen has rights that he ought not to surrender; what they are can be found pretty well summarized in the Bill of Rights attached to our Constitution in the form of the first ten amendments. But those are by no means the "rights" that are most passionately defended to-day. Many customs or privileges, long tolerated by law or by public opinion, have come to be regarded as rights by those who enjoy them. Among those newly discovered rights is the right to strike.

Mr. Gompers, in defending the position of the Federation of Labor on that point, speaks of the "public welfare" as an abstraction and declares that the public has no rights superior to the toiler's right to live and to defend himself against public oppression. There can be no dispute concerning the individual worker's right to leave work when he is dissatisfied with the conditions under which he is working, and there is little disposition on the part of anyone to question the propriety of an organized strike in defense of the worker against oppression.

But there is no question of oppression in the strikes that occur nowadays; it would be absurd to assert that labor is oppressed by anything except the inevitable burdens that the war has left—burdens that bear more heavily on several other elements of the population than they bear on organized labor. And none of the restrictions on the freedom to strike that have been suggested are oppressive unless a thorough and impartial investigation by a court set up for the purpose can be called oppressive.

It is hard to be told that the public welfare is only an abstraction. If, in the exercise of a

wholly unrestricted right to strike, the transportation systems of the country were closed until people began to die of cold and hunger, we should see something terribly concrete in the situation; and that a quarter of the victims would be union workingmen, as Mr. Gompers reminds us, would not make that situation any more tolerable.

Almost all of our essential industries are to-day on the ragged edge of failure. It would not take many more strikes to complete the breakdown. Society, in protesting against its present helplessness, is exercising the right of self-preservation. Organized labor, in insisting that the public it serves must be kept helpless against any ill-advised determination on its part to cease its service, is following a policy that can lead only to the destruction of both.

The right to strike is like the right of revolution, a right in the last resort to resist oppression. As a constant and carelessly used weapon in the economic battle of life it becomes a mere offense against order. Instead of eagerly encouraging the strike, the wise labor leader will try to find a method of advancing the cause of labor that does not threaten to become a two-edged sword that may wound labor itself and the innocent public far more severely than it wounds the employers of labor.—Youth's Companion.

—SAVE—

Farmers and Good Government

FARMERS are taking more interest in public affairs than ever before. This is fortunate, both for them and for the public. It is fortunate for them because it quickens their interest in affairs outside their own farms, and gives them the inspiration which comes with the spirit of public service. It is fortunate for the public because we need the sane, clear-thinking and the common sense which farmers bring to the solution of these public questions.

We have too much hasty, ill considered legislation; too much law-making by lawyers and other men whose viewpoint is that of some selfish interest. Good citizenship and true Americanism are above selfishness and the interests of any class. In the degree that farmers are good citizens and real Americans will their influence be felt.

It is to the credit of the new farmers' organizations that they are putting Americanism above class interest, and in so doing they are making of themselves a force which will be a powerful factor in guiding our nation along the

right paths,—along the road which leads to better citizenship and higher ideals of living.—*The Prairie Farmer*.

—SAVE—

Bank Overdrafts

THE United States Supreme Court, in rendering a decision in connection with a bank overdraft case, spoke as follows:—

"A usage to allow customers to overdraw and have their checks and notes charged up without present funds in the bank. Stripped of all technical disguise, the usage and practice, thus attempted to be sanctioned, is a usage and practice to misapply the funds of the bank; and connive at the withdrawal of same, without any security, in favor of certain privileged persons. Such a usage and practice is surely a manifest departure from the duty, both of directors and cashier, as cannot receive any countenance in a court of justice. It could not be supported by any vote of the directors, however formal; and therefore, whenever done by the cashier, is at his own peril and upon the responsibility of himself and his sureties. It is anything but well and truly executing his duties as cashier."

—SAVE—

Making Your Will Fit

The average man when he goes to make his will, tries to imagine how his estate and his family will be when he will be an old man and then undertakes to make a will that will fit his case as he imagines it will be then. This is all wrong. One should make his will to fit his case if he were to die the moment after he signs it. Then as his estate changes or as his family or dependents or the objects of his care change, he should change his will from time to time to make it fit his case.

—SAVE—

True for Ye, Pat

A clerk in a post office in the west of Ireland told an Irishman who came in to mail a letter that the letter was overweight.

"Over what weight?"

"It's too heavy," replied the clerk. "You'll have to put another stamp on it."

"Yerra get out wid your foolin'," said the Irishman with a broad grin. "Sure, if I put another stamp on it, won't it be heavier still?"

—SAVE—

Long live the optimist—and may his tribe increase, for he sees "sermons in stones, books in running brooks and good in everything." But the pessimist, well—let us hope for the best.

The Men of 1930

By DAN ELWELL, SCOUT EXECUTIVE.

WITH the advent of summer, Scouting comes into its own. It is then that the Boy Scouts of America plan to leave the city and village to spend a real vacation in the woods. In other words, summer is the accepted time for the annual camping trip. The average Boy Scout looks forward to his vacation in the woods for many months before the time actually arrives.

In order to meet this need of the boys, the Champaign County Council of the Boy Scouts of America sought to provide the means and with the aid of many public spirited citizens including the Champaign Business Men's Minstrels, an organization whose sole purpose is to aid the Scout work in this County, a Camp has been established.

As this was to be the first annual County Camp, there were many problems of organization and equipment to be solved. Mr. Wm. Yancey, Route four, Champaign solved the first big difficulty by very generously offering us a location on his farm along the Sangamon River about four miles north-east of Mahomet, for a camp site. As this is to be an Annual Camp the Committee decided to start out right and purchase first-class equipment that could be used from year to year. Accordingly I made a trip to Springfield, Illinois, and purchased from the Armbruster Tent Company, eleven 12x14 wall tents, each of which will accommodate six boys, also two large flies for the dining hall and kitchen. We then bought fifty folding canvas cots from the University. A stove, complete cooking and kitchen utensils, lanterns, and other miscellaneous equipment, which completed our list of purchases for permanent use.

At the Camp now there are eight sleeping tents for the boys, one miscellaneous supply tent, one large screened in mess hall, screened in kitchen, a store tent, wireless tent, hospital tent, garage and an executive or office tent. In fact we have every thing that goes to make up a real Camp.

Our next step was to secure proper executives for the Camp. Through virtue of my position as County Scout Executive, I was made the Camp Director. But it was evident that I would need an assistant who would be in Camp at all times, since my duties would often call me away. Mr. Robert Zuppke who is President of the Council, enlisted the services of Mr. Hyman Bass of Chicago, who is an

Eagle Scout and has had long experience in work with boys. Mr. Bass has spent several summers doing Scout work at different large Scout Camps in Michigan, including Camp Roosevelt. He is an invaluable asset to the Camp and an effort is being made to retain his services for next year.

Boys must be fed, hence we laid out a system of menus and laid in supplies. One of the large wholesale houses of Champaign is doing its bit by furnishing us all groceries at wholesale prices. Fresh meat and bread is transported each day from Mahomet. After a long and diligent canvass we hired George Persons of Champaign to do the cooking. He is a chef of the first rank and has certainly done his part in making the Camp a big success.

The Champaign Rotary Club came to the front and offered their services in the form of transportation. Through their help we were able to haul all of our equipment to the Camp. The Rotarians also provided transportation for the boys to and from Camp.

The Camp was opened on July sixth with thirty-two boys mainly from Champaign and Urbana. The second period starting July nineteenth numbered forty-three boys and included boys from Rantoul and Mahomet. The third period opened on August first with an enrollment of thirty-five, and the fourth period has just opened with thirty-five boys from Pesotum, Ludlow, Mahomet, and Rantoul. The last period will last but one week and the entire personnel will be colored boys from Champaign and Urbana, who are to be organized into a troop of Boy Scouts during their stay at the Camp.

The purpose of this Camp is not alone to give the boys a good time but also to keep him in good clean surroundings, and to advance him in his scoutcraft. It is not a military camp neither is it anti-military, our chief effort being to develop character and personal efficiency. In order to accomplish these things it is necessary to pay especial attention to the virtues of loyalty, reverence, courtesy, cheerfulness, kindness, temperance, neatness, moral courage, alertness, physical strength and endurance. Four hours each day are spent in classes at which the Scouts are given instruction in first aid, campcraft, public and personal hygiene, nature study, swimming, sanitation, cooking, signalling, and all other general principles that are conducive to good discipline.

Plenty of time is given to play and recrea-

tion. Baseball games are played with Scout teams from surrounding towns and many other games of other kinds are played among the boys at the camp. The evenings are spent around the campfire, and will never be forgotten. Every Friday night is stunt night, and each tent of boys plans and acts its own stunt. The tent that puts on the best stunt is rewarded with a box of candy. Every other Friday the Rotary Club of Champaign visits camp and treats the boys to a spread of icecream and cake.

Considerable time and effort is put towards the teaching of all the boys to swim. During the first three periods there have been forty-one boys taught to swim. Several others have passed examinations in advanced swimming and in life-saving.

Already the Camp has gone past all expectations. By next year we hope to have a location where we can build a permanent camp on some pretty lake that will not be too far from Champaign County. From the standpoint of the Scout Officials we are having a successful Camp. And judging from several letters received the Camp has been a success from the standpoint of the parents. That is, several Mothers have seen such an improvement in their boys that they have taken time to write and tell us about it and to thank us.

Scoutcraft in Champaign County is still in its infancy. The citizens of the County are just beginning to realize what a great influence the work has on the boys' life of the community. This Fall and winter will see a strong campaign started to at least triple the number of boys enrolled. Every one must help. We will need good Scout Masters and Assistant Scout Masters. The Business Men of each town in the County must get together and boost. Every town will have at least one Troop of Boy Scouts and some will have more.

This winter we hope to have a County Basketball tournament if a suitable place can be found to play the games. Other athletic events will be staged during the year. Competition in scoutcraft advancement is to be encouraged. The different Troops will hold open meetings which the parents of the boys and all others that are interested can attend to see the boys at their work. We want the parents to become interested in the Boy Scout Movement and to encourage their boys to get into things with both feet.

The boys of Champaign County are as good boys as there are in the Country and maybe a little better and there is absolutely no reason

why Champaign County cannot have the largest and farthest advanced Organization of Boy Scouts in the Country. When that ideal is reached, then we can look forward to a rising generation of real red-blooded citizens who will be alive to the needs of thriving communities and will see that such needs are remedied.

Our duty to ourselves, our community, and to our boys lies before us. Let us all get together and push. "Every boy in the County, a Boy Scout," should be our slogan and then pitch in and make it good.

— SAVE — Co-operation

CO-OPERATION among farmers, which for years has been almost a minus quantity, is coming to the front in Champaign county. The conditions have been brought about to a great extent, through the Champaign County Farm Bureau. The addition of a purchasing agent to the staff of the Farm Bureau will further cement co-operation among farmers of this county.

Already there are nine Co-operative Shipping associations in Champaign county. These are managed by competent men, those in whom the community has faith. As a result these shipping associations are going ahead and making money for the members. Shipping associations in the county with the names of the managers are as follows: Fisher, Allen & Walker; Leverett, Ross Platt; Mahomet, Gilbert Trinkle; Sadorus, W. H. Holl; Seymour, C. P. Bauman; Sidney, Verne Johnson; St. Joseph, W. C. Peters; Thomasboro, C. E. Gilman; Tomlinson, Mr. Kornmeyer.

— SAVE — Think

YOUR body has 200 bones and 400 muscles. It is not nearly as good a machine as a Rolls-Royce engine, for instance, except for the supreme fact that it is alive.

Your body is like a flame. It is constantly wearing out and being replaced. No atom in your body is more than seven years old.

The life of a tiny blood-cell is about ten days.

The skull is the best planned part of the human skeleton. It is a fort made of solid bone, to protect the brain from danger.

The skull proves that Nature has been working millions of years to produce the thinking machine.

The only way to be worthy of the great miracle is to THINK.—*The Efficiency Magazine.*

PROGRESS

TEN YEARS AGO our Bank-
ing room seemed adequate---
NOW---

with our business four times as large we have rearranged our interior so that the service to our customers may be facilitated.

Our force is competent and alert, all are ready with a welcome and the wish to do the right thing always.

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P. C. MOORE

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Manager Savings Dept.
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